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Attorney Docket No. CITI0209/196411

WHAT IS CLAIMED IS:

1. A platform-independent method for configuring a self-service financial transaction device in a global communications network having a plurality of nodes interconnected with communication lines, comprising:

receiving a session request from a customer using an interactive interface to access said self-service financial transaction device;

selectively associating said session request with customer parameters to display a standardized customer-specific interactive interface, wherein said customer parameters comprise one or more of the following:

account parameters,
configuration parameters,
communication parameters,
session parameters,
business parameters,
regulatory parameters,
real-time currency parameters,
delivery parameters,
service parameters, and
financial offering parameters;

displaying said standardized customer-specific interactive interface to provide said customer with financial offerings, wherein said financial offerings are associated with a financial package;

receiving a financial request from said customer to complete said financial offering;

implementing said financial request from said customer to complete said financial offering;

updating said customer parameters in said global communications network upon completion of said financial offering associated with said financial request.

2. The method of claim 1, wherein said financial package comprises one or more of the following:

inquiry;
overview;
balance;

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disposition;
history;
transfer;
bill payment;
credit transaction;
maintenance & service functions;
withdrawal;
deposit;
PIN change;
investment; and
end session.

3. The method of claim 1, wherein said self-service financial transaction device communicates with a rule broker component of said global communications network.
4. The method of claim 3, wherein said rule broker component registers a rule authority associated with one of said customer parameters or said financial package.
5. The method of claim 4, wherein said rule authority queries a database of business rules and returns a business rule.
6. The method of claim 5, further comprising:

 configuring said standardized customer-specific interactive interface using said business rule.
7. The method of claim 1, wherein said self-service financial transaction device communicates with a language man component of said global communications network.
8. The method of claim 7, wherein said language man component stores a repository of phrases associated with one of said customer parameters or said financial package.
9. The method of claim 8, wherein a language man authority queries said repository of phrases and returns a named phrase.
10. The method of claim 9, further comprising:

 configuring said standardized customer-specific interactive interface using said named phrase.
11. The method of claim 1, further comprising a front door man component for adding security identifiers to communications sent to said self-service financial transaction device and for verifying security identifiers on communications received from said

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self-service financial transaction device.

12. The method of claim 1, wherein said self-service financial transaction device is an electronics communications device.

13. The method of claim 12, wherein said electronics communications device is an ATM terminal.

14. The method of claim 12, wherein said electronics communications device is an home banking terminal.

15. The method of claim 12, wherein said electronics communications device is a personal computer.

16. The method of claim 12, wherein said electronics communications device is a screen telephone.

17. The method of claim 12, wherein said electronics communications device is a personal data assistant.

18. The method of claim 12, wherein said electronics communications device is a interactive television.

19. The method of claim 12, wherein said electronics communications device is a staff terminal used within a financial institution providing said financial offering.

20. The method of claim 1, wherein said self-service financial transaction device communicates with said global communications network over a public switch telephone network.

21. The method of claim 1, wherein said self-service financial transaction device communicates with said global communications network over a mobile radiotelephone network.

22. The method of claim 1, wherein said self-service financial transaction device communicates with said global communications network over a cellular network.

23. The method of claim 1, wherein said self-service financial transaction device communicates with said global communications network over a cable network.

24. The method of claim 1, wherein said self-service financial transaction device communicates with said global communications network over one of an internet, intranet, or extranet.

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25. The method of claim 1, wherein said global communications network is a financial institution's communications network.

26. A platform-independent system for configuring a self-service financial transaction device in a global communications network having a plurality of nodes interconnected with communication lines, comprising:

means for receiving a session request from a customer using an interactive interface to access said self-service financial transaction device;

means for selectively associating said session request with customer parameters to display a standardized customer-specific interactive interface, wherein said customer parameters comprise one or more of the following:

account parameters,
configuration parameters,
communication parameters,
session parameters,
business parameters,
regulatory parameters,
real-time currency parameters,
delivery parameters,
service parameters, and
financial offering parameters;

means for displaying said standardized customer-specific interactive interface to provide said customer with financial offerings, wherein said financial offerings are associated with a financial package;

means for receiving a financial request from said customer to complete said financial offering;

means for implementing said financial request from said customer to complete said financial offering;

means for updating said customer parameters in said global communications network upon completion of said financial offering associated with said financial request.

27. The system of claim 26, wherein said financial package comprises one or more of the following:

inquiry;
overview;

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balance;
disposition;
history;
transfer;
bill payment;
credit transaction;
maintenance & service functions;
withdrawal;
deposit;
PIN change;
investment; and
end session.

28. The system of claim 26, wherein said self-service financial transaction device communicates with a rule broker component of said global communications network.

29. The system of claim 28, wherein said rule broker component registers a rule authority associated with one of said customer parameters or said financial package.

30. The system of claim 29, wherein said rule authority queries a database of business rules and returns a business rule.

31. The system of claim 30, further comprising:

means for configuring said standardized customer-specific interactive interface using said business rule.

32. The system of claim 26, wherein said self-service financial transaction device communicates with a language man component of said global communications network.

33. The system of claim 32, wherein said language man component stores a repository of phrases associated with one of said customer parameters or said financial package.

34. The system of claim 33, wherein a language man authority queries said repository of phrases and returns a named phrase.

35. The system of claim 34, further comprising:

means for configuring said standardized customer-specific interactive interface using said named phrase.

36. The system of claim 26, further comprising a front door man component for adding security identifiers to communications sent to said self-service financial transaction

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device and for verifying security identifiers on communications received from said self-service financial transaction device.

37. The system of claim 26, wherein said self-service financial transaction device is an electronics communications device.

38. The system of claim 37, wherein said electronics communications device is an ATM terminal.

39. The system of claim 37, wherein said electronics communications device is an home banking terminal.

40. The system of claim 37, wherein said electronics communications device is a personal computer.

41. The system of claim 37, wherein said electronics communications device is a screen telephone.

42. The system of claim 37, wherein said electronics communications device is a personal data assistant.

43. The system of claim 37, wherein said electronics communications device is a interactive television.

44. The system of claim 37, wherein said electronics communications device is a staff terminal used within a financial institution providing said financial offering.

45. The system of claim 26, wherein said self-service financial transaction device communicates with said global communications network over a public switch telephone network.

46. The system of claim 26, wherein said self-service financial transaction device communicates with said global communications network over a mobile radiotelephone network.

47. The system of claim 26, wherein said self-service financial transaction device communicates with said global communications network over a cellular network.

48. The system of claim 26, wherein said self-service financial transaction device communicates with said global communications network over a cable network.

49. The system of claim 26, wherein said self-service financial transaction device communicates with said global communications network over one of an internet, intranet, or extranet.

System And Method For Delivering Financial Services

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50. The system of claim 26, wherein said global communications network is a financial institution's communications network.

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